Certificate Number: 02114-PR-CC-013555934

02114-PR-CC-013555934

CERTIFICATE OF COUNSELING

I CERTIFY that on 01/12/2011, at 03:19 o'clock PM EST, PEDRO A RIVERA received from CredAbility, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing (including a briefing conducted by telephone or on the internet) that complied with the provisions of 11 U.S.C . §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate. This counseling session was conducted by internet.

Date: 01/12/2011

By /s/Brian Young

Name Brian Young

Title Vice President of Counseling

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy code are required to file within the United States Bankruptcy Court a complete certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521 (b).

Certificate Number: 02114-PR-CC-013555935

02114-PR-CC-013555935

CERTIFICATE OF COUNSELING

I CERTIFY that on 01/12/2011, at 03:19 o'clock PM EST, WANDA I CRUZ received from CredAbility, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing (including a briefing conducted by telephone or on the internet) that complied with the provisions of 11 U.S.C . §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate. This counseling session was conducted by internet.

Date: 01/12/2011

By /s/Brian Young

Name Brian Young

Title Vice President of Counseling

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy code are required to file within the United States Bankruptcy Court a complete certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521 (b).